

Description:

To equitably, effectively and efficiently administer the Idaho Insurance Code.

Major Functions and Targeted Performance Standard(s) for Each Function:

1. To monitor the condition of domestic, foreign and alien insurers.

A. Accreditation status of the Idaho Department of Insurance as determined by the NAIC.

Actual Results			
1999	2000	2001	2002
accredited	accredited	accredited	accredited
Projected Results			
2003	2004	2005	2006
accredited	accredited	accredited	accredited

B. The number of company financial analyses completed.

Actual Results			
1999	2000	2001	2002
244	250	260	272
Projected Results			
2003	2004	2005	2006
260	260	260	275

C. The number of company examinations completed.

Actual Results			
1999	2000	2001	2002
11	12	6	8
Projected Results			
2003	2004	2005	2006
10	10	10	10

2. To provide timely approval/disapproval of applications for a certificate of authority to do business as an insurer in the State of Idaho.

A. The number of applications received.

Actual Results			
1999	2000	2001	2002
65	84	57	63
Projected Results			
2003	2004	2005	2006
60	60	60	60

B. The number of applications approved or disapproved within thirty days of receipt of a complete application.

Actual Results			
1999	2000	2001	2002
60	41	42	45
Projected Results			
2003	2004	2005	2006
45	45	45	45

Insurance, Department of

Department of Insurance

3. To efficiently complete insurance company supervisions, rehabilitations and liquidations.

A. The number of supervisions, rehabilitations and liquidations in progress.

Actual Results			
1999	2000	2001	2002
1	2	1	1
Projected Results			
2003	2004	2005	2006
1	1	1	0

B. The number of supervisions, rehabilitations and liquidations completed.

Actual Results			
1999	2000	2001	2002
0	0	1	0
Projected Results			
2003	2004	2005	2006
0	0	0	1

4. To provide an effective file and use system for insurance policy rates and forms.

A. The number of rates and forms filed.

Actual Results			
1999	2000	2001	2002
58,330	50,121	49,602	51,083
Projected Results			
2003	2004	2005	2006
50,000	50,000	50,000	50,000

B. The number of rates and forms analyzed.

Actual Results			
1999	2000	2001	2002
3,463	3,791	5,187	6,605
Projected Results			
2003	2004	2005	2006
5,200	5,200	5,200	5,200

C. The number of rates and forms reviewed.

Actual Results			
1999	2000	2001	2002
5,665	2,537	3,020	2,404
Projected Results			
2003	2004	2005	2006
3,100	3,100	3,100	3,100

5. To efficiently collect and account for premium taxes and audit tax and fee returns.

A. The number of returns filed.

Actual Results			
1999	2000	2001	2002
12,526	13,486	13,305	12,444
Projected Results			
2003	2004	2005	2006
12,631	12,820	13,012	13,207

B. The number of returns audited.

Actual Results			
1999	2000	2001	2002
12,526	12,603	12,805	12,444
Projected Results			
2003	2004	2005	2006
12,631	12,820	13,012	13,207

C. The amount of tax and fees collected.

Actual Results			
1999	2000	2001	2002
\$51,738,739	\$54,161,480	\$61,780,572	\$70,230,072
Projected Results			
2003	2004	2005	2006
\$72,283,523	\$72,352,776	\$73,438,068	\$74,539,639

6. To efficiently license insurance producers.

A. Number of new license applications received.

Actual Results			
1999	2000	2001	2002
7,246	8,565	9,312	7,891
Projected Results			
2003	2004	2005	2006
9,000	10,000	15,000	16,000

B. Average turn around time on license requests.

Actual Results			
1999	2000	2001	2002
7 days	10 days	10 days	5 days
Projected Results			
2003	2004	2005	2006
5 days	5 days	3 days	3 days

C. Number of agent appointments received from insurance companies.

Actual Results			
1999	2000	2001	2002
24,146	35,166	36,763	48,642
Projected Results			
2003	2004	2005	2006
55,000	57,000	58,000	60,000

D. Average turn around time on agent appointments. (*All appointments done electronically)

Actual Results			
1999	2000	2001	2002
3 days	3 days	3 days	1 day
Projected Results			
2003	2004	2005	2006
1 day	1 day	1 day	1 day

Insurance, Department of

Department of Insurance

E. Number of continuing education courses received.

Actual Results			
1999	2000	2001	2002
1,433	1,909	2,244	1,821
Projected Results			
2003	2004	2005	2006
2,000	2,300	2,500	2,700

F. Average turn around time on course approvals.

Actual Results			
1999	2000	2001	2002
15 days	15 days	15 days	15 days
Projected Results			
2003	2004	2005	2006
15 days	15 days	15 days	15 days

7. To provide an effective forum for the analysis and resolution of consumer and industry inquiries and complaints.

A. The number of written inquiries and complaints received.

Actual Results			
1999	2000	2001	2002
1,168	1,032	1,440	1,519
Projected Results			
2003	2004	2005	2006
1,700	1,800	2,000	2,100

B. The number of telephone inquiries.

Actual Results			
1999	2000	2001	2002
14,317	13,344	12,554	12,043
Projected Results			
2003	2004	2005	2006
15,000	16,000	16,000	17,000

C. The dollar value of claims paid to complainants due to intervention by Consumer Affairs.

Actual Results			
1999	2000	2001	2002
\$3,173,000	\$2,673,277	\$3,455,344	\$1,516,086
Projected Results			
2003	2004	2005	2006
\$3,000,000	\$3,500,000	3,500,000	\$3,750,000

8. To deal appropriately with allegations of violations of the insurance code involving marketing practices.

A. Number of cases opened for investigation by the department.

Actual Results			
1999	2000	2001	2002
283	354	302	251
Projected Results			
2003	2004	2005	2006
350	375	400	425

B. Number of investigations referred for administrative or civil action.

Actual Results			
1999	2000	2001	2002
17	6	20	44
Projected Results			
2003	2004	2005	2006
30	35	40	45

C. Number of cases in which administrative or civil action was taken.

Actual Results			
1999	2000	2001	2002
9	4	12	30
Projected Results			
2003	2004	2005	2006
21	25	30	30

9. To develop a statewide program to investigate allegations of insurance fraud.

A. Number of cases referred to the department.

Actual Results			
1999	2000	2001	2002
182	315	302	251
Projected Results			
2003	2004	2005	2006
350	375	400	400

B. Number of cases submitted for prosecution.

Actual Results			
1999	2000	2001	2002
47	39	38	44
Projected Results			
2003	2004	2005	2006
45	50	50	55

C. Number of cases in which the defendant pled guilty or was convicted of insurance fraud.

Actual Results			
1999	2000	2001	2002
15	16	21	30
Projected Results			
2003	2004	2005	2006
26	27	28	30

Insurance, Department of

Department of Insurance

Program Results and Effect:

The Department continues to develop a single person analyst approach to financial/regulatory monitoring which we believe enhances departmental responsiveness by maintaining a higher level of ongoing knowledge of company condition and reducing dependence on dated information received from periodic financial examinations.

We now utilize the NAIC Uniform Certificate of Authority Application and we share the standard goal of processing Primary applications within 90 days of receipt and Expansion and Corporate Amendments Applications within 60 days of receipt. Many of the applications are reviewed and approved or disapproved within 30 days.

The Department's premium tax section had gross collections for the fiscal year of over \$66 million. Of this amount, approximately \$3 million was distributed to the Fireman's Retirement, and \$5 million to the Refund Account, and \$2.4 million to the High Risk Reinsurance Pool. The remaining \$55 million transferred to the General Fund was 5% greater than projected.

After 5 consecutive years of unparalleled growth, the numbers of new insurance producers has finally leveled off. The producer licensing section currently maintains licensing records for some 30,000 producers. Passage of the NAIC Producer Licensing Law has made licensing from state to state easier and less complicated. This licensing uniformity has had a dramatic effect on the licensing process making it less confusing and consequently has decreased duplicate handling of applications due to applicant error.

The signing of NAIC Continuing Education Reciprocity Agreement has reduced the number of Continuing Education courses that have to be reviewed by our Continuing Education Committee and have had a positive effect on the number of courses being approved each month.

Introduction of electronic license renewal, the electronic application process, and electronic fingerprinting in the near future, should have a dramatic effect on the licensing workload.

Insurance fraud in the United States and Idaho continues to cost the insurance buying public in terms of higher premiums. The aggressive pursuit to curb the increase of this type of crime is one of the objectives of our investigative section. This objective is being accomplished through cooperative investigative efforts with the industry and local law enforcement bureaus and through public education.

For more information contact Mary Hartung at 334-4250.

**Insurance, Department of
Division of State Fire Marshall**

Description:

Participate in and coordinate an integrated statewide system designed to protect human life from fire and explosion through fire prevention and investigation.

Major Functions and Targeted Performance Standard(s) for Each Function:

1. To provide a statewide program for fire prevention.

- A. Review, amend and adopt uniform fire codes and standards within one year of publication.

Actual Results			
1999	2000	2001	2002
-	-	-	1
Projected Results			
2003	2004	2005	2006
-	-	1	0

- B. Meet with local authorities yearly or at their request regarding local problems and concerns that effect code future adoptions.

Actual Results			
1999	2000	2001	2002
171	131	298	310
Projected Results			
2003	2004	2005	2006
300	300	320	320

- C. Provide informal code interpretations and answer code questions daily by phone and personal visits.

Actual Results			
1999	2000	2001	2002
1,890	2,440	5,037	5,500
Projected Results			
2003	2004	2005	2006
5,600	5,600	5,700	5,850

- D. Provide formal code interpretations within 30 days of request.

Actual Results			
1999	2000	2001	2002
6	3	6	15
Projected Results			
2003	2004	2005	2006
10	10	12	15

- E. Develop and present instructional courses and training materials within six months after the adoption of new fire codes.

Actual Results			
1999	2000	2001	2002
12	19	18	20
Projected Results			
2003	2004	2005	2006
20	10	10	15

Insurance, Department of
Division of State Fire Marshall

F. Respond to requests for fire code training within two weeks of request.

Actual Results			
1999	2000	2001	2002
100%	100%	100%	100%
Projected Results			
2003	2004	2005	2006
100%	100%	100%	100%

G. Respond to local government requests for building inspection assistance within two weeks.

Actual Results			
1999	2000	2001	2002
111	110	220	200
Projected Results			
2003	2004	2005	2006
210	230	240	240

H. Provide building inspection reports to local authorities within two weeks of completed inspection.

Actual Results			
1999	2000	2001	2002
100%	100%	100%	100%
Projected Results			
2003	2004	2005	2006
100%	100%	100%	100%

I. Respond to requests for sprinkler plan reviews within two weeks.

Actual Results			
1999	2000	2001	2002
277	306	310	275
Projected Results			
2003	2004	2005	2006
275	275	250	250

J. Provide written sprinkler plan reviews within five days of review completion.

Actual Results			
1999	2000	2001	2002
100%	100%	100%	100%
Projected Results			
2003	2004	2005	2006
100%	100%	100%	100%

K. Increase the number of local authorities reporting fire statistics on a voluntary basis by ten percent (10%).

Actual Results			
1999	2000	2001	2002
142	133	134	150
Projected Results			
2003	2004	2005	2006
160	160	165	181

**Insurance, Department of
Division of State Fire Marshall**

L. Train local authorities to increase accuracy of fire statistical reports.

Actual Results			
1999	2000	2001	2002
4	21	12	25
Projected Results			
2003	2004	2005	2006
15	15	20	20

2. To investigate fires and assist in the prosecution of arson claims at the request of local units of government.

A. Respond to request for investigation of fire within 24 hours

Actual Results			
1999	2000	2001	2002
76	103	132	140
Projected Results			
2003	2004	2005	2006
140	150	160	165

B. Provide written investigative report within ten days.

Actual Results			
1999	2000	2001	2002
100%	100%	100%	100%
Projected Results			
2003	2004	2005	2006
100%	100%	100%	100%

C. Provide assistance to local prosecuting attorneys within 24 hours of request.

Actual Results			
1999	2000	2001	2002
100%	100%	100%	100%
Projected Results			
2003	2004	2005	2006
100%	100%	100%	100%

D. Maintain up-to-date instructional courses and training materials to keep pace with the changing technology of fire investigation.

Actual Results			
1999	2000	2001	2002
23	8	18	20
Projected Results			
2003	2004	2005	2006
15	12	15	16

E. Respond to requests for fire investigation training with two weeks of request.

Actual Results			
1999	2000	2001	2002
100%	100%	100%	100%
Projected Results			
2003	2004	2005	2006
100%	100%	100%	100%

Insurance, Department of Division of State Fire Marshall

Program Results and Effect:

The State Fire Marshal's ability to adopt new codes and train local officials in their use will reduce the losses citizens are subject to from fire. Providing limited manpower to assist local authorities with inspections and plan reviews aids small communities with volunteer or limited paid departments that are unable to complete these tasks. All inspections and plan reviews are done at the request of local authorities. The collection and tabulation of fire data is vital to establish trends and code deficiencies. The investigations of fires and the prosecution of arson cases in small communities serve as a deterrent. All investigations are done at the request of local authorities.

For more information contact Mark Larson at 334-4370.